



What to Expect from your Life Insurance Interview and Exam



Telephone Interview

A telephone interview will be conducted by a courteous insurance professional, whenever possible, on the day and time you requested. Your responses will be used to complete your life insurance application. The typical interview lasts 20-30 minutes.

Having the following information will help ensure an efficient interview:

- › Your driver's license and if applicable other form of government-issued identification (example: permanent resident cards, visa etc.)
- › Names, addresses, and phone numbers of doctors and clinics you visited in the past five years
- › The names and dosages of any prescription or over-the-counter medications you take
- › A list of medical conditions or diagnoses, including date of diagnosis, treatment, result of treatment, and treating physician information
- › Assets, liabilities and net worth (including personal and household income)

Your medical exam will be scheduled at the end of your interview. Please provide available dates and times to your interviewer.



Medical Exam

A brief, no-cost medical exam will be conducted by a trained medical examiner at a time and place of your convenience. The examiner will call one or two days before the exam to confirm it. This exam will take 20-30 minutes.

The examiner will:

- › Measure your height, weight, blood pressure, and pulse
- › Collect blood and urine samples
- › Potentially administer an EKG (electrocardiogram), depending on your age and amount of desired insurance coverage

To ensure a successful exam:

- › Get a good night's sleep prior to the exam
- › Avoid significant exercise on exam day
- › Avoid alcoholic beverages for at least eight hours prior to the exam
- › Avoid tobacco or caffeine products for at least one hour prior to the exam
- › Fast for at least two hours prior to the exam (12 hours is preferred)
- › Drink a glass of water two hours prior to the exam to help produce a urine specimen
- › Let the examiner know of any medications you are taking

Thank you for choosing SBLI. Rest assured all personal information you provide will remain strictly confidential.

Contact your agent with any questions.